



PATENT  
Customer No. 22,852  
Attorney Docket No. 05793.3038-00000

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
 )  
Colleen C. LUBKING et al. ) Group Art Unit: 3628  
 )  
Application No.: 09/882,304 ) Examiner: MILEF, Elda G.  
 )  
Filed: June 18, 2001 )  
 )  
For: METHOD AND SYSTEM FOR ) Confirmation No.: 6864  
OFFERING FINANCIAL )  
PRODUCTS BASED ON A )  
CUSTOMER'S DETERMINED )  
LIFE STATUS )

**MAIL STOP AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT**

In reply to the Office Action mailed April 7, 2006, with a period for response extending through August 7, 2006, by the attached Petition for Extension of Time and requisite fee payment, please amend the above-identified application as follows:

**Amendments to the Specification** are set forth beginning on page 2 of this paper.

**Amendments to the Claims** begin on page 4 this paper.

**Remarks** begin on page 10 of this paper.